## Application/Control No. O9/536,006 Applicant(s)/Patent Under Reexamination PHILLIPS ET AL. Examiner John M Winter Art Unit Page 1 of 1

## U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	Α	US-6,230,148	05-2001	Pare et al.	380/229
	В	US-			
	C	US-			
	ם	US-			
	E	US-			
	F	US-			
_	G	US-			and the second section of
	Н	US-			4-9
	ı	US-			
	J	US-			
	к	US-			
	L	US-			
	М	US-			

## FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					·
	0					
	Р					
	Q					
	R					
	S					
	Т					1

## **NON-PATENT DOCUMENTS**

*	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)					
	U	JRC Financial Services, 1999 pages 1-3				
	٧	Fedtalk Financial services update of the Fedreal Reserve Bank of Boston, Winter 1999, page 3				
	w					
	х					

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.